

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF NEW YORK**

GARY T. SEIDENFUSS,

Plaintiff,

-vs-

DIVERSIFIED ADJUSTMENT SERVICE, INC.,

Defendant.

**COMPLAINT AND DEMAND
FOR JURY TRIAL**

Civil Action No.

5:15-CV-1210[DNH/DEP]

I. INTRODUCTION

1. This is an action for actual and statutory damages brought by an individual consumer for Defendant' violations of the Fair Debt Collection Practices Act, 15 U.S.C. Section 1692 *et seq.*, (hereafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

II. JURISDICTION

2. Jurisdiction of this Court arises under 15 U.S.C. Section 1692k(d) and 28 U.S.C. Section 1337.

III. PARTIES

3. Plaintiff is a natural person residing in the State of New York, County of Onondaga.

4. Defendant Diversified Adjustment Bureau, Inc., is an entity with its principal place of business located at 600 Coon Rapids Boulevard NW, Coon Rapids, Minnesota. The Defendant regularly attempts to collect debts alleged to be due another.

IV. FACTUAL ALLEGATIONS

5. On August 30, 2012, the Plaintiff filed a Petition in Bankruptcy under Chapter 7 of the United States Bankruptcy Code.

6. Verizon Wireless was listed as an unsecured creditor in that proceeding, and it received notification of the filing of Plaintiff's proceeding. A copy of the Notice and Certificate of Service are annexed hereto as Exhibit "A".

7. The Plaintiff subsequently received a discharge in Bankruptcy, discharging among other debts, that of Verizon Wireless, rendering the alleged debt unenforceable and resulting in a permanent Court stay against any attempts to collect the alleged debt. A copy of the Bankruptcy Discharge Order is annexed hereto as Exhibit "B".

8. On or about June 10, 2014, and again on October 24, 2014, the Defendant, in an attempt to collect the debt previously due Verizon Wireless, wrote letters to the Plaintiff demanding such payment. Copies of the letters are annexed hereto as Exhibit "C"

V. AS AND FOR A FIRST CLAIM FOR RELIEF

9. Plaintiff repeats, realleges and incorporates by reference paragraphs one through eight above.

10. Defendant's attempt to collect the alleged debt claimed due Verizon Wireless violated Section 362 of the Bankruptcy Code, the "permanent stay" provision which prohibits the attempted collection of debts discharged in Bankruptcy.

VI. AS AND FOR A SECOND CLAIM FOR RELIEF

11. Plaintiff repeats, realleges and incorporates by reference paragraphs one through ten above.

12. Defendant violated 15 U.S.C. Section 1692(e)(2) of the Fair Debt Collections Practices Act, in that it attempted to collect a debt which was not collectable under applicable law.

VII. AS AND FOR A THIRD CLAIM FOR RELIEF

13. Plaintiff repeats, realleges and incorporates by reference paragraphs one through twelve above.

14. Defendant violated 15 U.S.C. Section 1692(b)(6) by contacting the Plaintiff when the collector knew or should have known the Plaintiff was represented by an attorney.

VIII. AS AND FOR A FOURTH CLAIM FOR RELIEF

15. Plaintiff repeats, realleges and incorporates by reference paragraphs one through fourteen above.

16. Defendant violated 15 U.S.C. Section 1692e(5) by threatening to take an action that cannot legally be taken.

IX. AS AND FOR A FIFTH CLAIM FOR RELIEF

17. Plaintiff repeats, realleges and incorporates by reference paragraphs one through sixteen above.

18. Defendant violated 15 U.S.C. Section 1692e(2) by falsely representing the legal status of the debt.

19. As a result of the acts alleged above, Plaintiff suffered nervousness, embarrassment, and serious emotional upset.

20. A trial by jury is demanded of all issues in this action.

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the

Defendant as follows:

- (a) Granting Plaintiff \$25,000.00 actual damages;
- (b) Granting Plaintiff \$1,000.00 statutory damages pursuant to 15

U.S.C. Section 1692k;

- (c) Granting Plaintiff costs and reasonable attorney's fees pursuant to 15

U.S.C. 1692k;

- (d) Granting Plaintiff such other relief as may be just and proper.

DATED: October 8, 2015



CLIFFORD FORSTADT

Bar Roll Number 101681

Attorney for Plaintiff

5788 Widewaters Parkway

DeWitt, New York 13214

Telephone No. (315) 446-1865

Fax No. (315) 446-1208

Email: clifford@cnylawcenter.com

EXHIBIT "A"

UNITED STATES BANKRUPTCY COURT for the NORTHERN DISTRICT OF NEW YORK**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/30/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

GARY SEIDENFUSS
253 RIGI AVENUE
SYRACUSE, NY 13206

REBECCA SCHROCK SIEDENFUSS
253 RIGI AVENUE
SYRACUSE, NY 13206

Case Number:
12-31640-5-mcr

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-5062
xxx-xx-9983

Attorney for Debtor(s) (name and address):
Clifford Forstadt
5788 Widewaters Parkway
DeWitt, NY 13214
Telephone number: (315) 446-1865

Bankruptcy Trustee (name and address):
Lee E. Woodard
Harris Beach PLLC
333 West Washington Street
Suite 200
Syracuse, NY 13202
Telephone number: (315) 423-7100

Meeting of Creditors

Date: **October 5, 2012**

Time: **09:30 AM**

Location: **James M. Hanley Courthouse, 100 S. Clinton Street,
Room 207, Syracuse, NY 13261**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors(except a governmental unit): **1/3/13**

For a governmental unit: **2/26/13**

Deadline to Object to Debtor's Discharge of the Debtor or to Challenge Dischargeability of Certain Debts: 12/4/12

**Deadline to File a Certificate of Completion of the Post-filing Personal Financial Management Course (Official Form 23):
12/4/12**

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Appointment of Trustee:

The United States Trustee pursuant to Code Section 701 has appointed Lee E. Woodard as trustee of the estate of the debtor(s) named above. The trustee shall be deemed to have accepted the appointment and shall serve under his/her blanket bond, unless the trustee notifies the U.S. Trustee and the Court in writing of the rejection of the appointment within seven (7) days of receipt of this notice. Code Section 322; FRBP 2008. Guy A. VanBaalen, Assistant U.S. Trustee. Additional information can be found at the United States Trustee's website at <http://www.usdoj.gov/ust/r02>.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

James M. Hanley Federal Building
100 South Clinton Street, Room 315
P.O. Box 7008
Syracuse, NY 13261-7008
Telephone number: (315) 295-1600

For the Court:

Kim F. Lefebvre
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 8/30/12

I certify that this is a true copy.

Attest: Kim F. Lefebvre
Clerk of Court

By: Mary Davis

Date: 10/1/15

EXPLANATIONS

B9C (Official Form 9C) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or by motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Liquidation of the Debtor's Property and Payment of Creditors' Claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them, in the order specified by the Bankruptcy Code. To make sure you receive any share of that money, you must file a Proof of Claim, as described above.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Personal Financial Management Course	In order to receive a discharge, the debtor must complete a <i>post-filing</i> Personal Financial Management Course and must file a Certificate of Completion of the <i>post-filing</i> Personal Financial Management Course (Official Form 23) within 60 days after the first date set for the section 341 meeting. If the <i>post-filing</i> Personal Financial Management Course Certificate of Completion is not filed within the allotted time, a discharge will not be issued and the case will be closed.
IMPORTANT NOTICE TO DEBTORS:	All debtors MUST provide identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Refer to Other Side for Important Deadlines and Notices	

Case 12-31640-5-mcr Doc 8 Filed 09/01/12 Entered 09/02/12 00:46:19 Desc

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of New YorkIn re:
GARY SEIDENFUSS
REBECCA SCHROCK SIEDENFUSS
DebtorsCase No. 12-31640-mcr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0206-5

User: admin
Form ID: b9cPage 1 of 2
Total Noticed: 12

Date Rcvd: Aug 30, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 01, 2012.

db/jdb	+GARY SEIDENFUSS, REBECCA SCHROCK SIEDENFUSS, 253 RIGI AVENUE, SYRACUSE, NY 13206-2237
tr	+Lee E. Woodard, Harris Beach PLLC, 333 West Washington Street, Suite 200, Syracuse, NY 13202-5202
907793490	+CNY FAMILY CARE, P.O. BOX 370, EAST SYRACUSE, NY 13057-0370
907793491	ONE MAIN FINANCIAL, P.O. BOX 183172, COLUMBUS, OH 43218-3172
907793494	VERIZON WIRELESS, P.O. BOX 408, NEWARK, NJ 07101-0408
907793495	WELLS FARGO, P.O. BOX 25341, SANTA ANA, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: clf4rd@aol.com Aug 30 2012 20:36:52 Clifford Forstadt, 5788 Widewaters Parkway, DeWitt, NY 13214

ust	+E-mail/Text: ustpreregion02.ut.ecf@usdoj.gov Aug 30 2012 20:37:40 Tracy Hope Davis, U.S. Trustee Office, 10 Broad Street, Room 105, Utica, NY 13501-1258
907793488	+E-mail/Text: brittanyc@americu.org Aug 30 2012 20:37:23 AMERICU, 1916 BLACK RIVER BLVD., ROME, NY 13440-2430
907793489	EDI: CITICORP.COM Aug 30 2012 20:23:00 CITI CARDS, P.O. BOX 182564, COLUMBUS, OH 43218-2564
907793492	EDI: STFL.COM Aug 30 2012 20:23:00 SUNTRUST MORTGAGE INC., P.O. BOX 79041, BALTIMORE, MD 21279-0041
907793493	+EDI: HFC.COM Aug 30 2012 20:23:00 TEAMSTER PRIVILEGE MASTERCARD, P.O. BOX 88000, BALTIMORE, MD 21288-0001

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2012

Signature: 

District/off: 0206-5

User: admin
Form ID: b9c

Page 2 of 2
Total Noticed: 12

Date Rcvd: Aug 30, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2012 at the address(es) listed below:
NONE.

TOTAL: 0

EXHIBIT "B"

UNITED STATES BANKRUPTCY COURT
Northern District of New York

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years,
including married, maiden, trade, and address):
GARY SEIDENFUSS

xxx-xx-5062
253 RIGI AVENUE
SYRACUSE, NY 13206

REBECCA SCHROCK SIEDENFUSS

xxx-xx-9983
253 RIGI AVENUE
SYRACUSE, NY 13206

)
)
)
)Case Number: 12-31640-5-mcr

Chapter: 7

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 12/5/12

BY THE COURT

Magnet Cigarettes

HON. MARGARET CANGILOS-RUIZ
U.S. Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

I certify that this is a true copy.

Attest: Kir F. Lefebvre
Clerk of Court

By: Mary Davis

Date: 10/1/15

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Case 12-31640-5-mcr Doc 16 Filed 12/07/12 Entered 12/08/12 00:50:34 Desc

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of New YorkIn re:
GARY SEIDENFUSS
REBECCA SCHROCK SIEDENFUSS
DebtorsCase No. 12-31640-mcr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0206-5

User: admin
Form ID: b18Page 1 of 2
Total Noticed: 15

Date Rcvd: Dec 05, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2012.

db/jdb +GARY SEIDENFUSS, REBECCA SCHROCK SIEDENFUSS, 253 RIGI AVENUE, SYRACUSE, NY 13206-2237
 907800078 ++AMERICU CREDIT UNION, 1916 BLACK RIVER BLVD, ROME NY 13440-2430
 (address filed with court: AmericU Credit Union, John A. Nasto, Jr., Esq.,
 4957 Commercial Drive, Yorkville, NY 13495)
 907793490 +CNY FAMILY CARE, P.O. BOX 370, EAST SYRACUSE, NY 13057-0370
 907800834 CitiFinancial, Inc., P.O. Box 70923, Charlotte, NC 28272-0923
 907800813 CitiFinancial, Inc., P.O. Box 6042, Sioux Falls, SD 57117-6042
 907793491 ONE MAIN FINANCIAL, P.O. BOX 183172, COLUMBUS, OH 43218-3172
 907852182 SunTrust Mortgage, Inc., Bankruptcy Department RVW 3034, PO Box 27767 Richmond, VA 23261
 907793494 VERIZON WIRELESS, P.O. BOX 408, NEWARK, NJ 07101-0408
 907793495 WELLS FARGO, P.O. BOX 25341, SANTA ANA, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

907793488 +E-mail/Text: debrab@americu.org Dec 05 2012 20:29:16 AMERICU, 1916 BLACK RIVER BLVD.,
 ROME, NY 13440-2430
 907835304 EDI: AIS.COM Dec 05 2012 20:23:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 907793489 EDI: CITICORP.COM Dec 05 2012 20:23:00 CITI CARDS, P.O. BOX 182564,
 COLUMBUS, OH 43218-2564
 907821825 +EDI: RESURGENT.COM Dec 05 2012 20:23:00 PYOD, LLC its successors and assigns as assignee,
 of Citibank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 907793492 EDI: STF1.COM Dec 05 2012 20:23:00 SUNTRUST MORTGAGE INC., P.O. BOX 79041,
 BALTIMORE, MD 21279-0041
 907793493 +EDI: HFC.COM Dec 05 2012 20:23:00 TEAMSTER PRIVILEGE MASTERCARD, P.O. BOX 88000,
 BALTIMORE, MD 21288-0001

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

907799979* ++AMERICU CREDIT UNION, 1916 BLACK RIVER BLVD, ROME NY 13440-2430
 (address filed with court: John A. Nasto, Jr., Esq., Atty for AmericU Credit Union,
 4957 Commercial Dr., Yorkville, NY 13495)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2012

Signature: 

District/off: 0206-5

User: admin
Form ID: b18

Page 2 of 2
Total Noticed: 15

Date Rcvd: Dec 05, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2012 at the address(es) listed below:

Clifford Forstadt on behalf of Debtor GARY SEIDENFUSS clf4rd@aol.com,
clifford@cnylawcenter.com
Lee E. Woodard bkemail@harrisbeach.com, NY22@ecfcbis.com
Michael B. Oshins on behalf of Creditor AmeriCu Credit Union moshins@nastolaw.com,
dptak@nastolaw.com
Tracy Hope Davis USTPRegion02.UT.ECF@usdoj.gov

TOTAL: 4

EXHIBIT "C"

600 Coon Rapids Blvd.
Coon Rapids, MN 55433

Mail To:
PO Box 32145
Fridley MN 55432



DIVERSIFIED
ADJUSTMENT SERVICE, INC.
The Collection Specialists

Local: 763-780-7042
Toll Free:

Office Hours: Monday thru Thursday 8 A.M. to 9 P.M., Friday 8 A.M. to 4:30 P.M. CST

OCTOBER 24, 2014

Re: VERIZON WIRELESS
Client Ref #: 058554892400001

Account #: 18577745
Balance Due: \$1058.54

SETTLEMENT OPPORTUNITY

Dear GARY T SEIDENFUSS,

YOU WON'T WANT TO MISS THIS SETTLEMENT OPPORTUNITY!

Recognizing you may have gone through some financial difficulty and have been unable to satisfy this account, we would like to offer you a positive and flexible option to resolve your account for 50% of the current balance.

If we receive payment of \$529.27, we will consider the account balance settled in full!

CALL NOW! To take advantage of this opportunity, please contact us **TOLL-FREE** at 1-877-795-7005 and an Account Representative will assist you.

MAIL! You may prefer to settle your account balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$529.27 payment in the envelope provided. Please mail no later than 11-13-14.

Please call me today to discuss this offer or mail your payment today.

An Account Representative

To pay your bill by credit card or phone check call: 1-877-795-7005.

Pay online at: www.EasyPayment.com

Maximum state allowed service charge on all returned checks.

This is a communication from a debt collector attempting to collect a debt.
Any information obtained will be used for that purpose.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

46CU053000SIF50

Detach and Return the Bottom Portion of this Notice with Your Payment

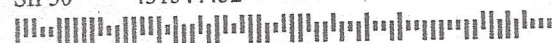


PO Box 32145
Fridley MN 55432-0145

ADDRESS SERVICE REQUESTED

OCTOBER 24, 2014

SIF50 431544432



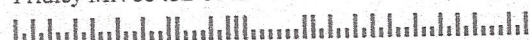
PERSONAL & CONFIDENTIAL
Gary T Seidenfuss
253 Rigi Ave
Syracuse NY 13206-2237

Re: VERIZON WIRELESS
Client Ref #: 058554892400001
Balance Due: \$1058.54

Please include account number 18577745 on your check.

Please send all payments to:

Diversified Adjustment Service, Inc.
PO Box 32145
Fridley MN 55432-0145



Diversified Adjustment Service, Inc.
Rapid, MN 55433**DIVERSIFIED**
ADJUSTMENT SERVICE, INC.
*The Collection Specialists*Mail To:
PO Box 32145
Fridley MN 55432

Office Hours: Monday thru Thursday 8 A.M. to 9 P.M., Friday 8 A.M. to 4:30 P.M. CST

JUNE 10, 2014

Re: VERIZON WIRELESS
Client Ref #: 058554892400001
Account #: 18577745
Balance Due: \$1058.54

The above balance due includes a Verizon Wireless Collection Fee of \$161.47.

Your account has been placed with us for collection.

Recognizing you may have gone through some financial difficulty and have been unable to satisfy this account, we would like to offer you a positive and flexible option to resolve your account for 70% of the current balance.

If we receive payment of \$740.98, we will consider the account balance settled in full!

Important Federal Law: Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

AN ACCOUNT REPRESENTATIVE

To pay your bill by credit card or phone check call: 1-877-795-7005.

Pay online at: www.EasyPayment.com

Maximum state allowed service charge on all returned checks.

This is a communication from a debt collector attempting to collect a debt.
Any information obtained will be used for that purpose.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

ICU053000N170SIF

Detach and Return the Bottom Portion of this Notice with Your Payment

PO Box 32145
Fridley MN 55432-0145

ADDRESS SERVICE REQUESTED

Re: VERIZON WIRELESS
Client Ref #: 058554892400001
Balance Due: \$1058.54

Please include account number 18577745 on your check.

JUNE 10, 2014

Make all checks payable to:

Diversified Adjustment Service, Inc.
PO Box 32145
Fridley MN 55432-0145

18577745-N170SIF 330046403



PERSONAL & CONFIDENTIAL

Gary T Seidenfuss
253 Rigi Ave
Syracuse NY 13206-2237

California Notice:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Colorado Notice:

"FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA."

Colorado address c/o Gallup Communications, 3501 S. Shields St., Fort Collins, CO 80526, Phone: 970-229-1960.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Massachusetts Notice:

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

Minnesota Notice:

This collection agency is licensed by the Minnesota Department of Commerce. If you feel that your concerns have not been addressed, please contact us and allow us the opportunity to try and address your concerns. Or, you have the option to address any concerns with the Minnesota Attorney General's office, which can be reached at 651-296-3353 or 1-800-657-3787.

New York City Notice:

New York City License Number #0994376.

North Carolina Notice:

North Carolina Department of Insurance, Permit Number 100790.

Tennessee Notice:

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Wisconsin Notice:

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.

Please print your current address and phone number(s) below:

CURRENT ADDRESS		CITY	STATE	ZIP
DAYTIME TELEPHONE #:		EVENING TELEPHONE #		

We Accept VISA and MasterCard

If you wish to make your payment via credit card, please complete the information below and return in the enclosed envelope.
The 3-digit ID number is located on the reverse side of your credit card.*

CHECK
ONE



Account Number	* ID Number	Payment Amount	Expiration Date
		\$	/

Cardholder Name	Signature of Cardholder	Date
Cardholder Street Address	City	State Zip

Phone number for verification of information if necessary: () -